

Appl. No. 10/714,437
Amdt. dated March 30, 2009
Amendment under 37 CFR 1.116 Expedited Procedure
Examining Group 3691

PATENT

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. Cancelled
2. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein the payor pays for the stored benefit account.
3. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein the credit processing system includes a main frame running a main frame language.
4. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein:
a card is issued to the payee, and
the card facilitates payments from the stored benefit account.
5. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein the first application interface uses XML.
6. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein the stored benefit account corresponds to a benefit table for use by the network.
7. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein the stored benefit account corresponds to an amount of money usable with the network.

8. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein the translation system is integral with one of the credit processing system and the web-accessible platform.

9. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein the web interface is hosted remotely from the web-accessible platform.

10. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein the web-accessible platform does not store information that would allow a hacker, who compromised information stored on the web-accessible platform, to use the stored benefit account.

11. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein the account issuer is one of a plurality of account issuers that are part of a branded association that accept each ~~others~~ other's stored benefit account transactions.

12. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[1]] 25, wherein the open loop stored benefit products are based upon a credit card platform of the credit processing system.

13. Cancelled

14. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[13]] 26, wherein the payor pays for the stored benefit account.

15. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[13]] 26, wherein the credit processing system includes a main frame running a main frame language.

16. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[13]] 26, wherein:

- a card is issued to the payee, and
- the card facilitates payments from the stored benefit account.

17. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[13]] 26, wherein the first application interface uses XML.

18. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[13]] 26, wherein the stored benefit account corresponds to a benefit table for use by the network.

19. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[13]] 26, wherein the stored benefit account corresponds to an amount of money usable with the network.

20. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[13]] 26, wherein the translation system is integral with one of the credit processing system and the web-accessible platform.

21. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[13]] 26, wherein the web interface is hosted remote from the web-accessible platform.

22. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[13]] 26, wherein the web-accessible platform does not store information that would allow a hacker, who compromised information stored on the web-accessible platform, to use the stored benefit account.

23. (Currently Amended) The payment system for open loop stored benefit products as recited in claim [[13]] 26, wherein the open loop stored benefit products are based upon a credit card platform of the credit processing system.

24. Cancelled

25. (New) A payment system for open loop stored benefit products, the payment system comprising:

- a web interface, the web interface operable to receive a request to purchase a stored value card from a purchaser, wherein the stored value card is one of the open loop stored benefit products;

- a first interface, the first interface operable to receive and to send a charge to a credit card for payment of the stored value card;

- a second interface, the second interface operable to receive and to send a translated charge to the credit card for payment of the stored value card;

- a translation system in communication with the first application interface and the second interface application, the translation system operable to receive the charge to the credit card from the first interface, operable to translate the charge to the credit card into the translated charge to the credit card, and operable to send the translated charge to the credit card to the second interface;

- a credit processing system in communication with the second application interface, the credit processing system operable to receive the translated charge to the credit card and operable to process the translated charge to the credit card; and

- a web-accessible platform in communication with the web interface and the first application interface, the web-accessible platform operable to:

 - receive the request to purchase the stored value card from the web interface;

 - create a stored value account associated with the stored value card, wherein the stored benefit account is backed by an account issuer and the stored benefit account is accepted by a network of unrelated merchants who accept payments from the account issuer;

receive the charge to the credit card from the purchaser to pay for the stored value card; and

send the charge to the credit card to the first application interface for processing.

26. (New) A payment system for open loop stored benefit products, the payment system comprising:

a web interface, the web interface operable to receive a request to purchase a stored value card from a purchaser, wherein the stored value card is one of the open loop stored benefit products;

a first interface, the first interface operable to receive and to send a charge to a credit card for payment of the stored value card;

a second interface, the second interface operable to receive and to send a translated charge to the credit card for payment of the stored value card;

a translation system in communication with the first application interface and the second interface application, the translation system operable to receive the charge to the credit card from the first interface, operable to translate the charge to the credit card into the translated charge to the credit card, and operable to send the translated charge to the credit card to the second interface;

a credit processing system in communication with the second application interface, the credit processing system operable to receive the translated charge to the credit card and operable to process the translated charge to the credit card; and

a web-accessible platform in communication with the web interface and the first application interface, the web-accessible platform operable to:

receive the request to purchase the stored value card from the web interface;

create a stored value account associated with the stored value card, wherein the stored benefit account is backed by an account issuer and the stored benefit account is accepted by a network of unrelated merchants who accept payments from the account issuer,

and wherein the account issuer is one of a plurality of account issuers that are part of a branded association that accept each other's stored benefit account transactions;

receive the charge to the credit card from the purchaser to pay for the stored value card; and

send the charge to the credit card to the first application interface for processing.

27. (New) A payment system for open loop stored benefit products based upon a credit card platform of a credit processing system, the payment system comprising:

a web interface, the web interface operable to receive a request to purchase a stored value card from a payor, wherein the stored value card is one of the open loop stored benefit products;

a first interface, the first interface operable to receive and to send a charge to a credit card for payment of the stored value card;

a second interface, the second interface operable to receive and to send a translated charge to the credit card for payment of the stored value card;

a translation system in communication with the first application interface and the second interface application, the translation system operable to receive the charge to the credit card from the first interface, operable to translate the charge to the credit card into the translated charge to the credit card, and operable to send the translated charge to the credit card to the second interface;

the credit processing system in communication with the second application interface, the credit processing system operable to receive the translated charge to the credit card and operable to process the translated charge to the credit card; and

a web-accessible platform in communication with the web interface and the first application interface, wherein the web-accessible platform does not store information that would allow a hacker, who compromised information stored on the web-accessible platform, to use the stored benefit account, the web-accessible platform operable to:

receive the request to purchase the stored value card from the web interface;

create a stored value account associated with the stored value card, wherein the stored benefit account is backed by an account issuer and the stored benefit account is accepted by a network of unrelated merchants who accept payments from the account issuer, wherein the account issuer is one of a plurality of account issuers, in a branded association network, that accept stored benefit account transactions, wherein the payor pays for the stored benefit account for a payee, wherein the payee is issued the stored benefit card that facilitates payment from the stored benefit account, and wherein the stored benefit account comprises an amount of money usable in the branded association network;

receive the charge to the credit card from the purchaser to pay for the stored value card; and

send the charge to the credit card to the first application interface for processing.